EFTPOS 1i Terminal User Guide

Learn how to use your new terminal with this easy-to-follow guide.

Get in touch

- **Westpac Merchant Business Solutions Help Desk**

  Service, Sales and Support
  Terminal Difficulties
  Stationery Orders
  1800 029 749
  (24 hours a day, 7 days a week.)

- **Cardholder Behaving Suspiciously**

  132 415 Extension 500

- **PCEFTPOS Support**

  PCEFTPOS provides the software that allows communication between your terminal and your point of sale software.
  www.pceftpos.com
  02 9998 9800

  Monday to Friday: 8:30am – 10:00pm (Sydney time)
  Saturday: 10:00am – 5:00pm (Sydney time)
  Sunday : 10:00am – 3:00pm (Sydney time)

  Please have your merchant and terminal numbers ready.

  Being aware of error messages you are experiencing will come in handy to ensure your issues are resolved.

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1.0 Introducing the EFTPOS 1i Terminal

What this guide will cover

This user guide will tell you all you need to know about the EFTPOS 1i terminal. As you read you'll become familiar with the terminal and feel comfortable operating it using this as a guide. This guide will cover all transaction types as well as additional processes to ensure a smooth transition to your new terminal.

A brief overview of what your terminal can do

Your new terminal enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa® and MasterCard®) and Charge Cards (American Express®, Diners Club and JCB).

Your EFTPOS 1i terminal can process:

- Purchases
- Purchases with Cash Out for Debit Cards
- Refunds
- Voids
- Mail Order/Telephone Order transactions (MOTO) and eCommerce
- Cash Out transactions for Debit Cards
- Pre-Authorisation and Completion transactions (approved merchants only)
- Purchase with Tips
- Tip Addition

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1.1 Merchant responsibility for equipment and materials provided

Any hardware or equipment and any unused stationery and promotional materials supplied by the Bank, remain the property of the Bank.

Additionally:

- You must not sell, assign or in any way encumber them.
- You cannot give them to a third party or give access to a third party.
- You must ensure that the terminals are covered by your business or contents insurance.

It's also important to note that your terminal must not be relocated without prior authorisation.
It must be located where customers can use the pinpad without the risk of other people seeing them key in their PIN.

1.2 Cancellation of facility

If your merchant facility is cancelled for any reason, the equipment and materials must be returned to us. To make arrangements for return call Merchant Business Solutions on 1800 029 749. You must ensure that all equipment and materials are available to be returned within five business days of our request.

Fees and charges will continue to be incurred until the equipment is returned to the bank as instructed.

1.3 Damaged, lost or stolen equipment

You are responsible for your equipment. If equipment is damaged, lost or stolen, you will be charged for its replacement.

1.4 Merchant receipts

It's vital that you retain all merchant receipts printed, in a secure manner for reconciliation and in case of terminal failure.

You must provide the customer with a receipt unless he or she requests otherwise.

1.5 EFTPOS stationery

Stationary can be ordered by the phone or online on the internet.

Please place your orders before running your stocks too low. Orders will be delivered to you within five business days.

Ordering stationery online

Log on to http://www.westpac.com.au/business-banking/merchant-services/ to order stationery online. Select stationary ordering system, which will direct you to the stationery order page on the Westpac website and enter the following details:

- Merchant Number (MID)
- Trading Address Postcode then:
  - Select your stationery items and quantities and follow the prompts.

Ordering stationery by phone

Call Merchant Business Solutions on 1800 029 749 (available 24/7). Follow the prompts and use your phone keypad to enter the following details:

- Select your stationery items and quantities then:
  - Merchant Number (MID)
  - Trading Address Postcode

2.0 Setup and configuration

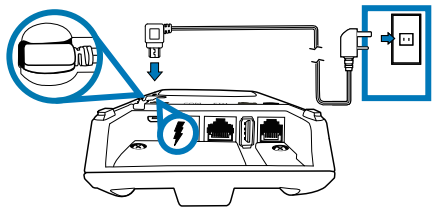
2.1 Using the Touch Screen

The EFTPOS 1i terminal has a colour touch screen. To navigate using the touch screen, follow the prompts and press the option on the screen to make a selection.

2.2 Using the Keypad

Key Title	Symbol	Key Purpose
Enter		This button on the terminal keypad is used to accept data entry or proceed with a function and is the same as using the SELECT or OK buttons displayed on the touch screen. This button is also used to power on the terminal when held down for 10 seconds.
Clear/Back		This button on the terminal keypad is used for clearing entered data or moving back to the previous screen and is the same as using the CLEAR or BACK buttons displayed on the touch screen.
Cancel		This button on the terminal keypad is used to cancel the current function and return to the home screen and is the same as using the CANCEL or NO buttons displayed on the touch screen. This button is also used to power off the terminal when held down for 10 seconds.

2.3 Powering up



Connecting base station to power

1. Insert the power cable into the power port on the terminal base.
2. Plug the AC power cord into a wall outlet or a power surge.
3. Place terminal on charger to begin charging the terminal.

Manual Start-up

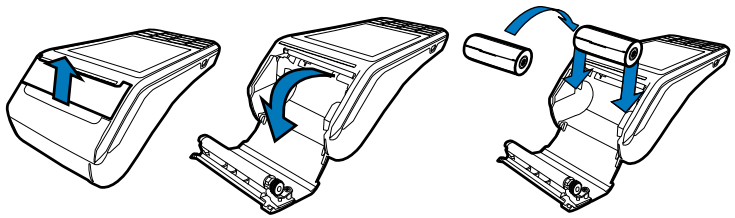
Hold the green (Enter) key down for about 10 seconds until terminal displays the start-up screen.

Manual Shutdown

Hold the red (Cancel) key down for about 10 seconds until the terminal displays the shutdown verification screen. Keep holding the red key until the terminal shuts down. (Must be unplugged from power supply before attempting manual shut down)

2.4 Loading paper

1. On top of your terminal, lift and open the black paper compartment latch.
2. Position the paper roll with the end of the roll protruding from underneath the roll towards the terminal screen.
3. Pull paper out slightly and close the cover.



2.5 Getting started

Your EFTPOS 1i terminal arrives as a complete unit. Included in your delivery is:

- quick reference guide
- terminal
- terminal base
- paper rolls
- power supply
- cables (RS232 serial, USB and dial cables).

For any PC-EFTPOS software queries, please contact the PC-EFTPOS Help Desk on 02 9998 9800.

Communication type

The terminal supports PC-EFTPOS IP Gateway via the POS.

In the event that your main communication method is down, the terminal will automatically failover to 3G/GPRS backup communications.

2.6 Terminal setup and configuration

To begin setting up your new EFTPOS 1i terminal:

1. Ensure the terminal base is connected to power.
2. Ensure the terminal base is connected to your Point of Sale (POS) via a supported communications method.
3. Ensure the terminal is fully charged, or is sitting on the terminal base for power.
4. Ensure that your POS software is running on your Point of Sale. Please contact your Point of Sale provider or refer to your POS Guide if further information is required.
5. Hold down the green "Enter" key found at bottom right corner of the terminal keypad, until an audible beep is heard and/or the terminal screen powers on.
6. Follow the instructions for Bluetooth pairing below.

Your terminal should display "Ready" on-screen, at which point you can begin transacting via your POS software.

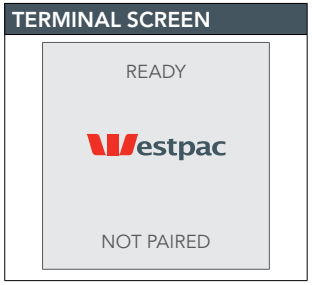
2.7 Terminal pairing with base (Bluetooth)

Your terminal uses Bluetooth communications between the Keypad and the Base, with security measures in place for all communications.

If the base does not display a solid blue light (indicating that it is currently paired with the terminal), follow these instructions to pair the terminal with the base:

- Press the button on the front of the base and wait for the blue light to begin blinking.
- On the Keypad, select the correct base by identifying the 9-digit serial number printed on the underside of the base.
- Wait for the pairing to complete, which will be indicated by a solid blue light displayed on the base.

The terminal will display the following message if Bluetooth pairing has not occurred or is unsuccessful:



Common issues in the initial pairing process include power and communications issues which are often resolved by checking the connections between device and power outlets. Please contact the Merchant Helpdesk for further assistance.

2.8 Terminal configuration

Once the EFTPOS 1i terminal is connected, the Merchant ID and Terminal ID will need to be entered into the PC-EFTPOS EFT Client.

This is done via the Control Panel Your POS Vendor or PC EFTPOS support desk may be able to assist you if required.

You can use the function on the keypad from the terminal idle screen to configure the primary communications method. To do this, press the # key at the idle screen and enter 998 to proceed to communications selection.

The following configuration options will be displayed:

1. **Bluetooth Base:** View the details of the connected Bluetooth base hardware, and press "1" to unpair from the base so that your terminal can be paired with another base.
2. **Bluetooth Base Version:** View the firmware version of the connected Bluetooth base, and press "2" to update the base firmware if required.
3. **POS Details:** View details on the POS interface methodology (such as RS232).
4. **SIM:** Press "4" to verify the SIM details (if installed).
5. **PSTN Details:** Press "5" to verify the PSTN phone number (if in use).
6. **Power off timer:** Press "6" to configure the power-off timer duration.
7. (not in use).
8. **Internal Modem:** Press "8" to configure which communications method should be used to communicate with the bank in the event that POS Communications are down. The available options are GPRS, PSTN, and None.

Note that these communications method configurations are for the handset communicating directly with the host (via GPRS or PSTN) in the event that the POS-to-Bank link is down.

The host communications (GPRS or PSTN) will only be used in the event that the POS communications to the bank are (and/or the terminal is in standalone lite mode), and this process should be seamless during a transaction.

3.0 Procedures

3.1 Conducting Contactless Transactions

The EFTPOS 1i terminal supports contactless transactions.

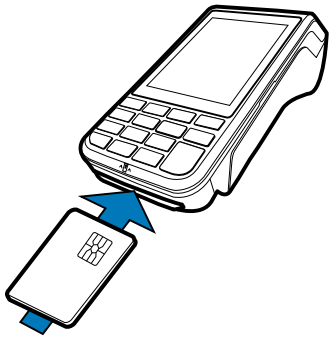
Instructions:

1. Your customer should position the contactless enabled card above the terminal screen.
2. Await the confirmation beeps before removing the card. The screen status LEDs will also indicate the progress of the read.

3.2 Inserting a Chip Card

The EFTPOS 1i terminal supports credit or debit card transactions.

The chip card reader is located at the bottom of the terminal below the keypad.



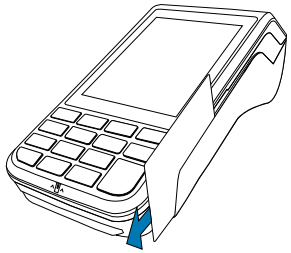
Instructions:

1. Position the chip card with the chip facing upward and toward the terminal.
2. Insert the chip card into the chip card reader slot as far as it will go in a smooth, continual motion.
3. The card should remain inserted in the terminal until the transaction is complete and the terminal prompts to remove it.
4. If there is an error with reading the chip on the card the terminal may prompt you to swipe the card.

3.3 Swiping a Magnetic Stripe Card

The EFTPOS 1i terminal supports credit or debit card transactions.

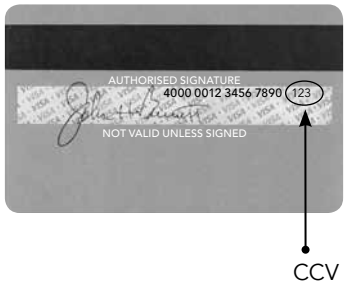
The magnetic stripe reader is located on the right hand side of the terminal.



Instructions:

1. Position a magnetic stripe card in the card reader with the stripe facing inward, towards the keypad.
2. To ensure a proper read of the magnetic stripe card, the merchant should insert the magnetic stripe card from the top of the unit.
3. Swipe the card smoothly through the magnetic card reader.
4. If there is no response from the terminal, or CARD ERROR message is displayed, swipe the card again. You may be required to swipe faster or slower.
5. If you swipe a chip card the terminal will prompt you to insert the card.

3.4 CCV Security Codes



What is CCV?

The CCV is a three or four digit value printed on a payment card (usually on the signature panel), used to verify card-not-present transactions.

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder is not physically present, or when a card cannot be inserted/swiped successfully. In these cases you can key in the card number.

A CCV security code is printed on the card but does not appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives greater assurance that the customer is in possession of the card.

Note:

- Some cards do not have a CCV code.
- CCV (Card Check Value) is also known as CVV and CVC.

Where can I find the CCV Security Code?

Some cards, for example MasterCard and Visa, have a three-digit CCV printed on the signature panel on the reverse side of the card. Other numbers may precede the CCV. The last three digits on the signature panel are the CCV.

Other cards, for example American Express, have a four-digit CCV on the front of the card, above the account number.

Some cards do not have a CCV.

Should I save CCV Security Codes?

No. It is prohibited to store the CCV codes. They must remain secret. You must not write them down or save them electronically. Doing so might lead to heavy penalties.

4.0 Everyday Functions

4.1 Purchase/Sale

How to process a Purchase transaction

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface.
PURCHASE $X.XX **PRESENT CARD**	Bring the card into contact with the terminal by swiping, inserting or tapping it.
PURCHASE $X.XX MASTERCARD **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2 CREDIT OR PRESS 3	For magnetic stripe and chip cards, have the customer select an account on the touch screen or keypad. **Note:** The terminal will only display the available accounts for the card entered
PURCHASE $X.XX MASTERCARD CR **Key PIN and ENTER** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).

Terminal Screen	Next Step
PURCHASE $X.XX MASTERCARD CR **Processing** **Please Wait**	Wait for the "Processing" message to complete.
PURCHASE $X.XX **APPROVED**	This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.
VERIFY SIGNATURE* **CORRECT?**	If signature is required, check that the customer's signature is correct and confirm this via the POS.
REMOVE **CARD**	If prompted, remove the customer's card from the terminal.

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

How to process a Purchase with Cash-Out transaction.

If 'Cash Out' is enabled on the terminal, customers can be given cash out. Cash is available from cheque and savings accounts only.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including entry of the cash-out amount.
PURCH/CASH $X.XX Swipe or Insert Card	Bring the card into contact with the terminal by swiping or inserting it.
PURCHASE $X.XX MASTERCARD **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2	Have the customer select an account on the terminal screen. Note: The terminal will only display the available accounts for the card entered.
PURCHASE $X.XX MASTERCARD SAV **Key PIN** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER.

Terminal Screen	Next Step
PURCHASE $X.XX MASTERCARD SAV **Processing** **Please Wait**	Wait for the "Processing" message to complete.
REMOVE CARD	If prompted, remove the customer's card from the terminal.
PURCHASE $X.XX MASTERCARD SAV **APPROVED**	This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.
PURCHASE $X.XX MASTERCARD SAV **DECLINED**	

4.2 Cash Out

How to process a Cash Out only transaction

If 'Cash Out' is enabled on the terminal, customers can be given cash out. Cash is available from cheque and savings accounts only.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including entry of the cash-out amount.
PURCHASE $X.XX Swipe or Insert Card	Bring the card into contact with the terminal by swiping or inserting it.
PURCHASE $X.XX MASTERCARD **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2	Have the customer select an account on the terminal screen. **Note:** The terminal will only display the available accounts for the card entered. Credit is not an option.
PURCHASE $X.XX MASTERCARD **Key PIN** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER.

Terminal Screen	Next Step
PURCHASE $X.XX MASTERCARD SAV **Processing** **Please Wait**	Wait for the "Processing" message to complete.
REMOVE CARD	If prompted, remove the customer's card from the terminal.
PURCH $X.XX MASTERCARD SAV **APPROVED**	This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.

4.3 Refund

How to process a Refund transaction

Refunds may only be processed where there was an initial valid transaction on the same card. If a customer returns a purchase, or if an incorrect amount was charged, process a refund as follows:

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface. Keep in mind that this transaction type may be password protected for risk/security purposes.
REFUND $X.XX **PRESENT CARD**	Bring the card into contact with the terminal by swiping, inserting or tapping it.
REFUND $X.XX MASTERCARD **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2 CREDIT OR PRESS 3	Have the customer select an account on the terminal screen. **Note:** The terminal will only display the available accounts for the card entered.
REFUND $X.XX MASTERCARD SAV **Key PIN** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).

Terminal Screen	Next Step
REFUND $X.XX MASTERCARD SAV **Processing** **Please Wait**	Wait for the "Processing" message to complete.
REMOVE CARD	If prompted, remove the customer's card from the terminal.
REFUND $X.XX MASTERCARD REFUND **Approved**	This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.
VERIFY SIGNATURE* CORRECT?	Check that the customer's signature is correct and confirm this via the POS.

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.4 Void a transaction

How to Void a transaction

The Void function can be carried out on credit or charge cards to reverse a transaction that has not yet settled (where available). You should also know that debit card and pre-authorisation transactions cannot be voided.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including optional entry of the ROC that is to be voided.
ENTER ROC NO ON POS	If not done previously, enter the ROC number to the POS.
VOID **SCANNING BATCH PLEASE WAIT**	Now wait for the "Scanning Batch" message to complete. This will occur when the ROC lookup completes. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the terminal.
VOID **VERIFY VOID CORRECT?**	If the lookup is successful then the matching original transaction details will be shown (last four card number digits, amount, approval code). You then need to confirm, via the POS, whether the transaction details shown are correct. If YES is selected, the Void will continue as expected. If NO is selected, the terminal will prompt for ROC re-entry (only if the previous ROC was entered via the terminal).

Terminal Screen	Next Step
VOID **VERIFY SIGNATURE CORRECT?**	Check that the customer's signature is correct and confirm this via the POS.
VOID **VOID APPROVED**	If the Void is approved then you'll see this screen will be shown for about 5 seconds.

4.5 Tip Adjustment

How to process a Tip Adjustment

A Tip Adjustment is performed after the original transaction has been processed. The customer verifies the base amount of the sale, offers a Tip and signs the receipt. The adjustment transaction is then processed.

A few things to consider:

- Tip Addition applies to credit and charge cards only.
- The original purchase must not yet have been settled.
- When tip addition is enabled, a signature must be obtained if the receipt reads 'Approved with Signature' or if the cardholder writes a Tip Addition on the receipt. This applies even if the original purchase is approved with PIN. A signature does not need to be obtained if the receipt shows the original purchase as 'Approved', and no Tip is added.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including entry of the Tip amount that is to be added to the original amount.
ENTER ROC NO ON POS	Now enter the ROC number for completion into the POS. To force ROC entry via the terminal just leave it blank and press ENTER.
SCANNING BATCH PLEASE WAIT	Wait for the "Scanning Batch" message to complete. This will occur when the ROC lookup is finished.
VERIFY TIP CORRECT?	If the lookup is successful the original transaction details will be shown (last four card number digits, amount, authorisation number). You then need to confirm, via the POS, whether the authorisation details shown are correct. If YES is selected, the completion will continue as expected. If NO is selected, the terminal will prompt for ROC re-entry (only if the previous ROC was entered via the terminal).
TIP APPROVED	This final screen/step will show you whether the response has been successful or not. A successful response will display the word APPROVED on-screen, while a failed response will display DECLINED SIGNATURE ERROR.

4.6 How to Process a Mail/Telephone Order/e-Commerce Transaction

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. ECOM (Electronic Commerce) transactions are those initiated over the Internet.

MOTO and ECOM transactions can be processed on credit and charge cards only, as the cardholder is not present.

For information on how to register as a MOTO or ECOM merchant, contact Merchant Business Solutions on 1800 029 749.

Note:

- Until registered as a MOTO/ECOM merchant you must not process MOTO or ECOM transactions.
- An authorisation of a MOTO or ECOM transaction only establishes that the funds are available in the cardholder's account and that the card has not been reported lost or stolen. It does not guarantee that the person whose name appears on the card is making the purchase or that the purchase will not be subject to a chargeback.
- You will be liable for all chargebacks on MOTO/ECOM transactions.
- You must retain all merchant receipts for at least eighteen months from the transaction date.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface. Do not enter the card number on the POS. It will be entered into the terminal shortly.
Enter Card Number XXXX XXXX XXXX XXXX	Enter the card number into the terminal. Once entered, press ENTER to proceed.
Enter Expiry Date XX XX	Enter the card Expiry Date in MMYY format. Once you've done that press ENTER to proceed.
Enter CCV **On POS**	Enter the 3 or 4 digit CCV value (found on the customer card) into the POS. You don't need to do this if the CCV was already entered at the same time as the card number. This field can be left blank if required.
SALE $X.XX **Press ENTER**	If prompted, press ENTER on the terminal to proceed.
SALE $X.XX **Processing** **Please Wait**	Wait for the "Processing" message to complete.
SALE $X.XX **APPROVED**	This final screen/step will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.

4.7 How to Process a Pre-Authorisation

This function is used to reserve funds for a sale to be processed at a later time. Car rentals and hotels/motels most commonly use this function.

Note:

- Pre-authorisation transactions can only be performed on credit cards and charge cards and only where you have been authorised to do so. Be sure to retain the receipt as it might be required to process the completion transaction.
- The terminal retains pre-authorisations for seven calender days only.
- The length of time funds are help on a customer's card varies depending on the rules set by the cardholder's card issuer.
- Once obtained, a pre-authorisation cannot be cancelled except by the card issuer, or until the authorisation expires.

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface.
Swipe or Insert Card	Physically present the card to the terminal by swiping or inserting. Manual entry of card number via the terminal is also allowed.
PRE-AUTH $X.XX MASTERCARD CR **Press ENTER To Confirm**	If prompted, press ENTER on the terminal to proceed.
PRE-AUTH $X.XX **Processing Please Wait**	Wait for the POS "Processing" message to complete.
REMOVE CARD	If prompted, remove the customer's card from the terminal.
PRE-AUTH $X.XX **VERIFY SIGNATURE CORRECT?***	If signature is required, check that the customer signature is correct and confirm via the POS.
PRE-AUTH $X.XX **APPROVED**	Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED SIGNATURE ERROR".

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.8 How to Process a Completion

A completion is used to complete an earlier Pre-Authorisation and charges the cardholder. A completion may also be known as a checkout.

You can process a completion in one of two ways:

1. Using the ROC number from the pre-authorised transaction.

2. Using the authorisation number of the pre-authorised transaction.

Note: The terminal retains pre-authorisations for seven calender days only.

Using the ROC number

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including entry of the ROC which is to be completed.
PRE-AUTH **Scanning Batch Please Wait**	Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the terminal. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.
PRE-AUTH **Verify Checkout Correct?**	If the lookup is successful then the pre-authorised details will be shown (last four card number digits, amount, authorisation number). Confirm via the POS whether the authorisation details shown are correct.
PRE-AUTH **Verify Checkout Correct?**	Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the terminal. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.
Swipe or Insert Card	If the lookup is successful then the pre-authorised details will be shown (last four card number digits, amount, authorisation number). Confirm via the POS whether the authorisation details shown are correct.
PRE-AUTH $X.XX **Processing Please Wait**	Wait for the POS "Processing" message to complete.
PRE-AUTH **VERIFY SIGNATURE CORRECT?***	If signature is required, check that the customer signature is correct and confirm via the POS.
CHECK-OUT Approved	If the completion is approved then this approval notification screen will be shown for a short amount of time (approximately 5 seconds).

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

Using the Authorisation number

Terminal Screen	Next Step
READY Westpac 14:35 29/10/13	Start by initiating the transaction via the POS interface, including entry of the ROC which is to be completed.
PRE-AUTH **Enter ROC NO. On POS**	Enter the ROC number for completion into the POS. Enter six zero's (000000) to force ROC entry via the terminal on the following screen.
PRE-AUTH **Enter AUTH NO. On POS**	This screen is shown if an unknown (or blank) ROC number was supplied by the POS. If NO is selected, the next step will be to present a card. If YES is selected, the entered Authorisation number will be accepted and the following step will be chosen.
PRE-AUTH **Verify Checkout Correct?**	If the lookup is successful then the pre-authorised details will be shown (last four card number digits, amount, authorisation number). Confirm via the POS whether the authorisation details shown are correct. If NO is selected, the terminal will prompt for ROC re-entry (if the ROC was entered into the terminal) or return to the idle screen (if the ROC was supplied by the POS) If YES is selected, the completion will continue as expected.
CHECK OUT $X.XX **Swipe or Insert Card**	If prompted, physically present the card to the terminal by swiping or inserting.
CHECK OUT $X.XX **Press ENTER**	Press ENTER on the terminal to proceed.
CHECK OUT $X.XX **VERIFY SIGNATURE CORRECT?***	If signature is required, check that the customer signature is correct and confirm via the POS.
CHECK OUT Approved	Take note of the response message. A successful response will display "Approved", while an unsuccessful response will display "Declined Signature Error".

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

5.0 End of Day Functions

5.1 Settlement

Settlement for the terminal can occur via a programmed terminal settlement (automatic-Settlement) either by the bank or by the PC-EFTPOS software or by a manual settlement. Failure to perform a Settlement may result in split deposits for Settlements.

The terminal and POS must be powered on for settlement to occur at the programmed time.

Note: A settlement can only be performed once in a 24-hour period.

You cannot settle between 9:30PM and 11:00PM (AEST).

To enable an Automatic Settlement:

The terminal will have a default Automatic Settlement time (unless nominated by you at the time of application), which can vary by business. You (as the authorised signatory) may contact Merchant Business Solutions to change the default Automatic Settlement time.

Alternatively, a scheduled task can be setup via the PC-EFTPOS EMS client, to schedule an Automatic Settlement time. Refer to your POS vendor or PC-EFTPOS for assistance.

To process a Manual Settlement:

Terminal Screen	Next Step
Westpac	Start by initiating the transaction via the POS interface.
SETTLEMENT Please Wait	Wait for the Settlement processing screen to complete.
SETTLEMENT APPROVED	A successful message will display when the settlement is approved.

5.2 How to print a Pre-Settlement report

This function will print a report of all transactions performed since the last settlement, without resetting the totals.

Terminal Screen	Next Step
Westpac	Start by initiating the transaction via the POS interface.
PRE-SETTLEMENT APPROVED	An "APPROVED" message will display when the pre-settlement report is successful.

5.3 How to Reprint Last Settlement

This function will reprint the last settlement which has occurred.

Terminal Screen	Next Step
Westpac	Start by initiating the transaction via the POS interface.
LAST SETTLEMENT Please Wait	Then, wait for the processing screen to complete.
LAST SETTLEMENT APPROVED	An "APPROVED" message will display when the last settlement report is successful.

6.0 Standalone-Lite Mode

The Standalone-Lite mode on your terminal allows it to transact on it's own in the event of a POS outage. without the need for the POS.

It's important to know that the Standalone-Lite mode doesn't offer the full range of functionality outlined earlier in this document. However, it does allow limited transaction types to be performed without a connection to a POS system.

Communication options available in Stand-alone Light mode are Dial and 3G/GPRS.

Refer to the table below to see what you're able to do in Standalone-Lite mode.

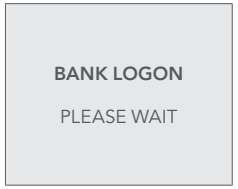
Category	Capability
Transaction Types	• Purchase • Cashout • Refund (password protected)
Settlement & Reporting	• Pre-Settlement • Settlement • Last Settlement • Shift Totals • Duplicate Receipt

Switching between Standalone-Lite Mode and Integrated Mode

To switch the Standalone-Lite Mode on/off (i.e. between Standalone-Lite and Integrated modes) use the following function commands (triggered on the idle screen using the "#" key):

- Switch from Integrated to Standalone-Lite mode: Function 11112223.
- Switch from Standalone-Lite to Integrated mode: Function 11112222.

6.1 Terminal Logon using Standalone-Lite Mode

Terminal Screen	Next Step
	Select Bank Logon on the terminal. This option is on page 3 of the idle screen.
	The Logon will be performed and will then return you to the Standalone-Lite idle screen.

6.2 Purchase using Standalone-Lite Mode

Terminal Screen	Next Step
	Select Purchase transaction on the terminal (press ENTER on terminal if screen is not visible to display menu)
	Enter the transaction amount into the terminal and press ENTER.
	Enter the Cash Out amount into the terminal and press ENTER.
	Press Enter to confirm the total purchase + Cash Out amount.
	Bring the card into contact with the terminal by swiping, inserting or tapping it.

Terminal Screen	Next Step
PURCHASE $X.XX MASTERCARD CREDIT **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2 CREDIT OR PRESS 3	Have the customer select an account on the terminal screen. **Note:** The terminal will only display the available accounts for the card entered.
PURCHASE $X.XX MASTERCARD CR **Key PIN or ENTER** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).
PURCHASE $X.XX MASTERCARD CR **Processing** **Please Wait**	Wait for the "Processing" message to complete.
PURCHASE $X.XX **APPROVED**	Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".

6.3 Standalone-Lite Cash Out flow

Terminal Screen	Next Step
Westpac PURCHASE CASHOUT REFUND PREV NEXT	Select Cash Out transaction on the terminal.
CASH OUT $X.XX **ENTER CASH OUT** $0.00	Enter the Cash Out amount into the terminal and press ENTER.
CASH OUT $X.XX **TOTAL AMOUNT** $X.XX	Press ENTER to confirm the total Cash Out amount.
CASH OUT $X.XX **PRESENT CARD**	Bring the card into contact with the terminal by swiping, inserting or tapping it.
CASH OUT $X.XX MASTERCARD DEBIT **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2	Have the customer select an account on the terminal screen. Note: The terminal will only display the available accounts for the card entered.

Terminal Screen	Next Step
CASH OUT $X.XX MASTERCARD DEBIT **Key PIN or ENTER** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed).
CASH OUT $X.XX MASTERCARD DEBIT **Processing** **Please Wait**	Wait for the "Processing" message to complete.
CASH OUT $X.XX **APPROVED**	Take note of the response message. A successful response will display "APPROVEd", while an unsuccessful response will display "DECLINED".

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.4 Standalone-Lite Refund flow

Terminal Screen	Next Step
Westpac PURCHASE CASHOUT REFUND MORE	Select Refund transaction on the terminal.
REFUND $X.XX **ENTER REFUND AMT** $0.00	Enter the Refund amount into the terminal and press ENTER.
REFUND $X.XX **TOTAL AMOUNT** $X.XX	Press ENTER to confirm the total refund amount.
REFUND $X.XX **PRESENT CARD**	Bring the card into contact with the terminal by swiping, inserting or tapping it.
REFUND $X.XX MASTERCARD CREDIT **SELECT ACCOUNT** CHEQUE OR PRESS 1 SAVINGS OR PRESS 2	Have the customer select an account on the terminal screen. **Note:** The terminal will only display the available accounts for the card entered.
REFUND $X.XX MASTERCARD REFUND **Key PIN or ENTER** XXXX	Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed).

Terminal Screen	Next Step
REFUND $X.XX MASTERCARD DEBIT **Processing** **Please Wait**	Wait for the "Processing" message to complete.
REFUND $X.XX **APPROVED**	Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".

Before completing the refund, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.5 Standalone-Lite Settlement flow

Terminal Screen	Next Step
Westpac SETTLEMENT PRE-SETTLE LAST SETTLE MORE	Select Settlement on the terminal. This option is on page 2 of the idle screen.
MERCHANT PASSWORD 1234	Enter your merchant password or contact the Merchant Helpdesk for assistance. Once your password is accepted your settlement receipt will be printed.

6.6 Standalone-Lite Pre-Settlement Report

Terminal Screen	Next Step
Westpac SETTLEMENT PRE-SETTLE LAST SETTLE MORE	Select Pre-Settlement on the terminal. This option is on page 2 of the idle screen.
MERCHANT PASSWORD 1234	Enter your merchant password or contact Merchant Business Solutions for assistance. Once your password is accepted your Pre-Settlement receipt will be printed.

6.7 Standalone-Lite Last Settlement Report

Terminal Screen	Next Step
Westpac SETTLEMENT PRE-SETTLE LAST SETTLE MORE	Select Last Settlement on the terminal. This option is on page 2 of the idle screen.
MERCHANT PASSWORD 1234	Enter your merchant password or contact Merchant Business Solutions for assistance. Once your password is accepted your Last Settlement receipt will be printed.

6.8 Standalone-Lite Duplicate/Reprint Receipt flow

Terminal Screen	Next Step
Westpac LOGON REPRINT SHIFT TOTALS MORE	Select Receipt Reprint on the terminal. This option is on page 3 of the idle screen.
Westpac LOGON REPRINT SHIFT TOTALS MORE	The Receipt Reprint will be performed and will then return you to the Standalone-Lite idle screen.

6.9 Standalone-Lite Shift Totals flow

Terminal Screen	Next Step
Westpac LOGON REPRINT SHIFT TOTALS MORE	Select Shift Totals on the terminal. This option is on page 3 of the idle screen.
RESET TOTALS? YES NO	The shift totals receipt will be printed and you will be asked to confirm whether the Shift Totals should be reset to zero. Make a selection (YES or NO) and you will be returned to the idle screen.

7.0 Fall Back Sales Procedures.

7.1 Electronic Fall Back

Electronic Fall Back is the ability to continue performing transactions on the terminal, even when communication with the host system has been lost or the card issuer is unavailable. In EFB mode, transactions are stored within the terminal and manual vouchers are not required. After communication has been restored, the terminal forwards the stored transactions to the Bank for processing.

The Electronic Fall Back (EFB) facility is available only when enabled on the terminal, and only for certain card types.

When processing in EFB Mode some differences apply to normal 'online' processing:

- For credit card transactions that are over your credit card floor limit (your merchant letter of offer contains your debit and credit floor limits), you will be required to enter an authorisation number which you can obtain by calling 132 415. Alternatively ask your customer for an alternate means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether PIN was entered.
- Cheque/Savings account transactions exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.

When communication has been lost and the amount of the transaction is over your floor limit, the terminal will display the following:

TERMINAL DISPLAY	PROCEDURE
ENTER AUTH ID ON POS	You will be required to enter an authorisation number, which you can obtain by calling 132 415. Key in the authorisation number on the POS and press ACCEPT.
VERIFY SIGNATURE CORRECT?	Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO.
CREDIT SALE APPROVED	This message will be displayed if the transaction is approved.

Note: You are reminded that you must not "split" a sale in order to avoid obtaining authorisation.

EFB Purchase Receipt

MERCHANT COPY

MasterCard
1111 1111 1111 1111 (C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	000000004647
INV/ROC NO	000625
BANK REF	00123
DATE/TIME	23 JUN 09 17:31
Exp Date	11/11
AMOUNT	$80.00
TOTAL AUD	$80.00
APPROVED (P7)	***08**

CARDHOLDER SIGN HERE

X_____

CUSTOMER COPY

MasterCard
.....1111 (C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	000000004647
INV/ROC NO	000625
BANK REF	00123
DATE/TIME	23 JUN 09 17:31
AMOUNT	$80.00
TOTAL AUD	$80.00
APPROVED (P7)	***08**

Remember to always check the receipt to verify if a transaction has been approved.

8.0 Glossary.

Charge Card	American Express, Diners Club or JCB card
Credit Card	MasterCard®, Visa card or UnionPay International
CCV Number (Card Check Value)	An additional security feature used in transactions where the cardholder is not present (MOTO or ECI)
Debit Card	A card that gives the customer access to a cheque or savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal.
Electronic Fall Back (EFB)	The ability to continue performing transactions on the terminal when the communication with the Westpac System has been lost.
Merchant ID	An eight digit number used to obtain an authorisation code for credit card transactions. This number is unique to your terminal, and can be found on any of the following: • A receipt printed on your terminal • Your merchant statement • The metal plate on your manual imprinter
Merchant Password	A merchant password is required for refunds, voids and certain terminal functions. Ensure you keep your password secure so only authorised personnel can access these functions.
MOTO (Mail Order or Telephone Order)	Transactions initiated by Mail or Telephone are known as MOTO. *This is only available for approved merchants.*
PAN (Primary Account Number)	The unique payment card number (typically for credit or debit cards) that identifies the issuer and the particular cardholder account).
PIN (Personal Identification Number)	A number used as a security access code for EFTPOS transactions.
Pre-Auth ID	The number used to identify a Pre-Authorisation record.
TRAN (Transaction Reference Number)	The transaction reference number is an invoice number, found on your terminal receipt.

9.0 Trouble shooting.

9.1 Hardware Faults

HARDWARE FAULTS	ACTION
No response from the terminal	1. Ensure that the power cable is securely connected to the terminal. 2. Power off the terminal for 10 seconds. 3. Power on the terminal. 4. Retry the transaction. 5. Call Merchant Business Solutions if the problem persists.
Terminal not reading cards	1. Re-insert/swipe the card as per instructions in Section 4.0. 2. If there is still no response from the card reader power off the terminal for 10 seconds. 3. Power on the terminal. 4. Retry the transaction. 5. Call Merchant Business Solutions if the problem persists.
Paper jamming **or** **Not feeding** **or** **Not printing**	1. Remove the paper roll from the printer to ensure that there is no paper caught. 2. If the existing paper roll is damaged in any way then replace this with a new roll. 3. Verify that the printer door is properly latched. 4. Ensure that the battery charge state is not below the critically low level. 5. Plug terminal to a power source. 6. If the problem continues power off the terminal for 10 seconds. 7. Power on the terminal. 8. Print a sample receipt. This will confirm if the printer is operational. Call Merchant Business Solutions if the problem persists.

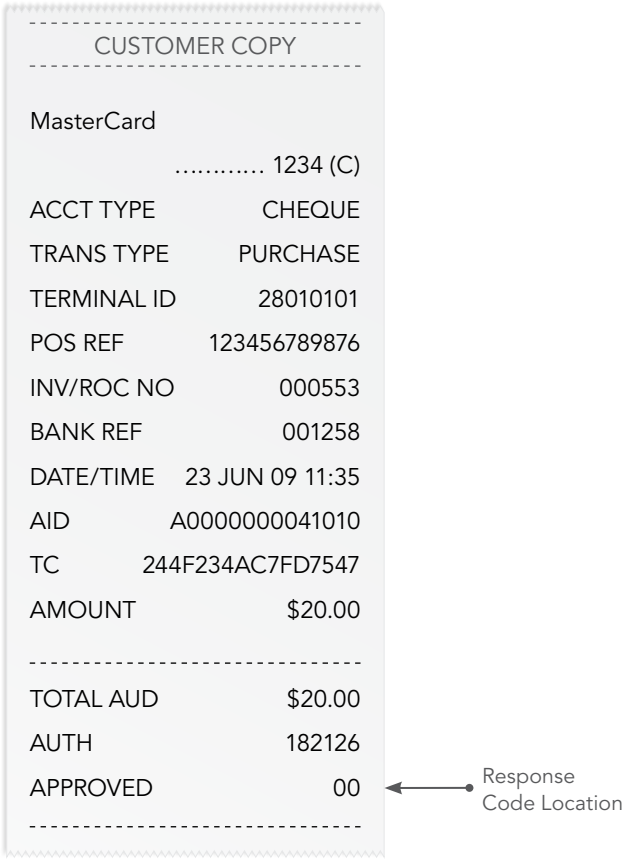
9.2 Response Codes

Code	Display	Cause/Action
00	APPROVED	• The transaction has been approved
08	APPROVED With signature	• The transaction has been approved if the signature is correct
Y1	APPROVED	• The transaction has been approved
Y3	APPROVED	• The transaction has been approved
01	CALL FOR AUTH	• Unable to obtain electronic authorisation
02	CALL FOR AUTH	• Unable to obtain electronic authorisation
03	INVALID PPID	• Contact Merchant Business Solutions
04	CONTACT CARD ISSUER	• Obtain another form of payment • Advise cardholder to contact card issuer
05	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
06	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
08	APPROVED PENDING SIGNATURE	• The transaction is approved if the signature is correct • The cardholder should now sign the receipt
12	INVALID TRANSACTION	• Retry the transaction selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
13	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
14	CONTACT CARD ISSUER	• Obtain another form of payment • Advise cardholder to contact card issuer
30	FORMAT ERR CALL HELPDESK	• Power the terminal off and on and retry the transaction • Contact Merchant Business Solutions whilst the cardholder is present to confirm if the transaction has been processed correctly
39	WRONG ACCOUNT	• Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer

Code	Display	Cause/Action
51	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
52	WRONG ACCOUNT	• Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
53	WRONG ACCOUNT	• Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
54	EXPIRED CARD CANNOT PAY	• Check the card expiry date • Obtain another form of payment • Advise cardholder to contact card issuer
55	INVALID PIN	• The cardholder has entered the wrong PIN • Retry the transaction with the correct PIN
56	CONTACT CARD ISSUER	• Obtain another form of payment • Advise cardholder to contact card issuer
58	INVALID TRANSACTION	• Obtain another form of payment • Advise cardholder to contact card issuer
59	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
61	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
62	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
65	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
75	CANNOT PAY	• Retry the transaction • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
90	PLEASE RETRY	• Retry the transaction • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
91	ISSUER NOT AVAILABLE	• Bank is unavailable; retry the transaction

Code	Display	Cause/Action
94	CANNOT PAY	• Obtain another form of payment • Advise cardholder to contact card issuer
97	SETTLE NOT AVAILABLE	• A settlement has been processed in the last 24 hours, or the settlement is being attempted between 9.30pm and 11.00pm (AEST) • Retry during settlement hours, making sure 24 hours have elapsed since the previous settlement
98	SYSTEM ERROR	• Turn terminal off, then back on, and retry the transaction • Contact Merchant Business Solutions if the problem persists
TC	DECLINED TC	• Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer
TL	DECLINED TL	• Signature error
XO	DECLINED TIME OUT	• Retry the transaction • Contact Merchant Business Solutions if the problem persists
X7	CANCELLED SYSTEM ERROR	• Retry the transaction • Contact Merchant Business Solutions if the problem persists
Z1	CANNOT PAY	• Obtain another form of payment
Z3	ISSUER UNAVAILABLE	• Obtain another form of payment
Z4	CANNOT PAY	• Obtain another form of payment

Below is a copy of a receipt which indicates the location of the Response Codes.



Remember to always check the receipt to verify if a transaction has been approved.

Where your terminal displays a response code not listed in this guide, and you use an electronic terminal supplied by us, you should phone Merchant Business Solutions on 1800 029 749 for clarification.

This page has been left blank intentionally.

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